

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	1667635
<b>Application Number:</b>	10025897
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	9205
<b>Title of Invention:</b>	Risk based payment method and system
<b>First Named Inventor/Applicant Name:</b>	Peter J. Kight
<b>Customer Number:</b>	29052
<b>Filer:</b>	Rhett Stephen White/Eva Mukasa
<b>Filer Authorized By:</b>	Rhett Stephen White
<b>Attorney Docket Number:</b>	23952-0039
<b>Receipt Date:</b>	10-APR-2007
<b>Filing Date:</b>	26-DEC-2001
<b>Time Stamp:</b>	11:55:29
<b>Application Type:</b>	Utility

### Payment information:

Submitted with Payment	no
------------------------	----

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		DOC009.PDF	223708	yes	10

	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Preliminary Amendment		1	1	
	Specification		2	2	
	Abstract		3	3	
	Claims		4	8	
	Applicant Arguments/Remarks Made in an Amendment		9	10	
Warnings:					
Information:					
2	Miscellaneous Incoming Letter	DOC010.PDF	86694	no	2
Warnings:					
Information:					
3	Information Disclosure Statement (IDS) Filed	SUPPLEMENTALIDS-08A-1.pdf	910902	no	10
Warnings:					
Information:					
4	Information Disclosure Statement (IDS) Filed	SUPPLEMENTALIDS-08-2.pdf	683676	no	4
Warnings:					
Information:					
5	Foreign Reference	WO9109370-1.pdf	3944500	no	126
Warnings:					
Information:					
6	Foreign Reference	WO9109370-2.pdf	1753938	no	78
Warnings:					
Information:					
7	NPL Documents	DECMARKJOHNSON.pdf	243785	no	5
Warnings:					
Information:					

8	NPL Documents	MERRIAM.pdf	304945	no	3
<b>Warnings:</b>					
<b>Information:</b>					
9	NPL Documents	WHITE.pdf	337004	no	3
<b>Warnings:</b>					
<b>Information:</b>					
10	NPL Documents	STREETER.pdf	277502	no	5
<b>Warnings:</b>					
<b>Information:</b>					
11	Foreign Reference	JAPANESEABSTRACT.pdf	260822	no	8
<b>Warnings:</b>					
<b>Information:</b>					
12	NPL Documents	BLATTBERG.pdf	773698	no	11
<b>Warnings:</b>					
<b>Information:</b>					
13	NPL Documents	PRESS-RELEASE.pdf	742903	no	11
<b>Warnings:</b>					
<b>Information:</b>					
14	NPL Documents	PASCHAL.pdf	164791	no	3
<b>Warnings:</b>					
<b>Information:</b>					
15	NPL Documents	HUIYONG.pdf	108769	no	2
<b>Warnings:</b>					
<b>Information:</b>					
16	NPL Documents	TRIPPJULIE.pdf	107813	no	2
<b>Warnings:</b>					
<b>Information:</b>					

17	NPL Documents	FRANCIS.pdf	2641669	no	25
<b>Warnings:</b>					
<b>Information:</b>					
18	NPL Documents	OFFICIALROUTING.pdf	787020	no	22
<b>Warnings:</b>					
<b>Information:</b>					
19	NPL Documents	ABAROUTING.pdf	120810	no	2
<b>Warnings:</b>					
<b>Information:</b>					
20	NPL Documents	GULLO.pdf	108913	no	2
<b>Warnings:</b>					
<b>Information:</b>					
21	NPL Documents	ANONYMOUS.pdf	49076	no	2
<b>Warnings:</b>					
<b>Information:</b>					
22	NPL Documents	TYSON.pdf	132457	no	3
<b>Warnings:</b>					
<b>Information:</b>					
23	NPL Documents	BANKERS-MAGAZINE.pdf	224029	no	3
<b>Warnings:</b>					
<b>Information:</b>					
24	NPL Documents	BANKSCREDITUNION.pdf	114465	no	2
<b>Warnings:</b>					
<b>Information:</b>					
25	NPL Documents	BILLHOWARD.pdf	195679	no	3
<b>Warnings:</b>					
<b>Information:</b>					

26	NPL Documents	DUNKIN.pdf	48631	no	1
<b>Warnings:</b>					
<b>Information:</b>					
27	NPL Documents	CHURBUCK.pdf	112649	no	2
<b>Warnings:</b>					
<b>Information:</b>					
28	NPL Documents	SHIPLEY-CHRIS.pdf	139386	no	3
<b>Warnings:</b>					
<b>Information:</b>					
29	NPL Documents	SHIPLEYELECTRONIC.pdf	108563	no	2
<b>Warnings:</b>					
<b>Information:</b>					
30	NPL Documents	MAGID.pdf	77950	no	2
<b>Warnings:</b>					
<b>Information:</b>					
31	NPL Documents	PCOMPUTING.pdf	499177	no	3
<b>Warnings:</b>					
<b>Information:</b>					
32	NPL Documents	ELIASON.pdf	328799	no	7
<b>Warnings:</b>					
<b>Information:</b>					
33	NPL Documents	KIGHT-DEC.pdf	194185	no	6
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>			16808908		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.